

WHAT IS CLAIMED IS:

- 5
1. A method for authenticating an electronic transaction comprising:
inputting smart card information from a smart card into a payment enabled device;
inputting an identification number into the payment enabled device;
authenticating the smart card information;
authenticating the identification number; and
sending payment information from a server to a desired location after authenticating the smart card information and authenticating the identification number.
 2. The method of claim 1 further comprising:
using a payment enabled devices from the group consisting of a private payment enabled device and a public payment enabled device.
 3. The method of claim 1 further comprising:
using a payment enabled devices from the group consisting of a kiosk, a point of sale terminal, a computer, a vending machine, a parking meter, a newspaper machine, a personal data assistant, a set-top box, a telephone, and a cell phone.
 4. The method of claim 1 wherein the step of authenticating the smart card information is performed by the payment enabled device.
 5. The method of claim 1 wherein the step of authenticating the smart card information is performed by the server.

6. The method of claim 1 wherein the step of authenticating the identification number is performed by the smart card.

7. The method of claim 1 wherein the electronic transaction is payment for at least one of a good and a service that is being provided by a merchant.

8. The method of claim 7 wherein the desired location is the merchant.

9. The method of claim 7 wherein the desired location is a merchant server that is used by the merchant.

10. The method of claim 7 wherein the desired location is a financial institution that is used by the merchant.

11. The method of claim 7 further comprising:

sending a payment request to the server;

wherein the payment request includes an amount of money, a merchant identification number, and smart card owner information.

12. The method of claim 11 wherein the payment request further includes a information related to a type of the at least one of a good and a service.

13. The method of claim 11 wherein the payment request further includes type of payment information;

wherein the type of payment is selected from the group consisting of:
credit, debit, pre-paid, and loyalty point.

14. The method of claim 7 further comprising:
issuing a receipt for the transaction.

09682978.061501

15. A system for authenticating an electronic transaction comprising:

means for receiving smart card information from a smart card;

means for receiving an identification number from a user;

means for authenticating the smart card information;

5 means for authenticating the identification number; and

means for sending payment information from a remote server to a desired location after authenticating the smart card information and authenticating the identification number.

16. The system of claim 15 wherein the electronic transaction is payment for at least one of a good and a service that is being provided by a merchant.

17. The system of claim 16 wherein the desired location is one location selected from the group consisting of: the merchant, a merchant server that is used by the merchant, and a financial institution that is used by the merchant.

18. The system of claim 16 further comprising:

means for sending a payment request to the server;

wherein the payment request includes an amount of money, a merchant identification number, and smart card owner information.

19. The system of claim 18 wherein the payment request further includes a information related to a type of the at least one of a good and a service.

20. The method of claim 18 wherein the payment request further includes type of payment information;

wherein the type of payment is selected from the group consisting of:

credit, debit, pre-paid, and loyalty point.

09/27/2016 10:00 AM